Use of Animal Transport by Municipalities

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HARIJAN

(FOUNDED BY MAHATMA GANDHI)

Editor: K. G. MASHRUWALA

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THE MAYOR'S CAR AND DIGNITY

Shri Dahyabhai V. Patel, Leader of the Bombay Municipal Corporation Congress Party, writes:

"I have been pained by your criticism of the Bombay Municipal Corporation in the *Harijan* of 17th July, 1949, under the caption *Dignity*. It is based on a scrappy report of the proceedings in *The Times of India*. I wish before making your remarks you had referred the matter to me.

"Let me explain. The mention of Mr. Joseph Baptista's name was a slip. It ought to have been Dr. Moses, who was elected Mayor in 1937, and old cars have been substituted by new cars on three or four occasions so far.

"It has been wrongly assumed that every Mayor gets a new car and that a new car is purchased every year. This is not the case. A car is provided for the use of the Mayor and it is replaced by a new car only when the old one becomes unserviceable or when an extra car is required for the purposes of the Municipal Corporation, in which case the old car is given to the department that needs it and a new car is bought for the use of the Mayor. For the last so many years, successive Mayors have used the same car for at least three years and sometimes even five or six years.

"So much for the facts of the case. Coming to your comment, while I can appreciate your views on dignity in the abstract, it will be difficult for any one living in cities, particularly in cities like Bombay, which are terribly congested and lack necessary transport facilities, to put such ideas into practice. To act up to the ideals set forth by you would only mean waste of time and consequent neglect of important duties.

"Nobody can accuse His Excellency Shri C. Rajagopalachari of being prone to pomp and splendour. Rajaji continued to live in his cottage in Madras even while he was the Premier of that province; but on coming to Delhi as a Minister in the Central Government and latterly as the Governor-General, he has to adjust himself to the dignity of the office, especially because of the presence of a large number of foreign dignitaries. For similar reasons, Pandit Nehru too felt called upon to shift to a more spacious house so that, both as Premier and Foreign Minister, he could suitably represent India.

"In like manner, though to a smaller extent, the Mayor of Bombay, the premier city of India, which attracts a large number of foreign visitors, has a high office to perform. The question why Mr. Patil, or any other Mayor, should be provided with a car, if already he has one, should hardly arise. Before election to the office of Mayor, he used the car for his professional and public duties, as well as for the use of the members of his family. Persons coming into important positions have also to receive a large number of guests, and receiving guests of status means not only accommodating them but also providing them with means of conveyance. His own old car does this service. He uses the new car for his mayoral duties, while the old one was placed at the disposal of the Department that needed a car. Not to be lengthy, I would like to assure you that Mr. Patil is provided with a car by the Corporation not for his benefit but in its own interest."

I am glad to publish this explanation. The reason for the purchase of a new car on this particular occasion may be accepted as sufficient. The City Fathers of Bombay may not be accused also for following the lead of New Delhi in notions about "the dignity of office", and maintaining proper pomp and splendour "because of the presence of a large number of foreign dignitaries". Bombay would naturally take its standards from New Delhi. Whether it is a correct way of thinking is a matter of opinion. Tulsidas has given an enjoyable and humorous description of Shiva's marriage procession in which Vishnu and other pomp-loving gods and dignitaries of Indra's realm were invited along with Shiva's own naked or semi-naked subjects. Shiva is represented as not seeing any incongruity in the mixture of the two. Vishnu appreciated it fully. He also knew the views of gods and so advised the latter to keep their procession separate and enjoy their dignity in their own way, without disturbing Shiva's dignity, which had its own features.

It is fortunate that Shri C. Rajagopalachari is capable of submitting to pomp and splendour. But if a person of Gandhiji's or Prophet Mohammed's type had to play the role of the head of the State, I have no doubt that notions about what is proper dignity would have needed a radical change. Mr. Churchill thought that the dignity of the King of England suffered by inviting Gandhiji in loin cloth at the Royal Palace and no Governor-General could possibly think of visiting Gandhiji in his own place of residence. But by 1948 the notions of dignity had to get revised, and Lady Mountbatten did not consider beneath the Viceregal dignity in seeing Gandhiji at the Bhangi Colony, and both she and the Governor-General squatted in the sands among the crowd at his cremation.

It is our own worth that will raise our dignity, not our pomp and splendour. Ours is a poor country and our dignity must appear in our simplicity and austerity and not in imitated and second-rate pomp and splendour and lavish receptions. If a peon's wife thinks that in order

to appear in proper form before the Governor's wife, she must have splendid clothes and ornaments, she would have either to beg, borrow, steal or put on cheap imitation silk and false diamonds. The Governor's wife is not likely to be deceived thereby. Rather, if the Governor's wife is a wise woman she would have a greater regard for her if she appeared in her own simple but clean home-made and home-washed *sari.*

If we seriously mean the economic and moral uplift of our country, we do have to revise our notions on these matters. Pomp and luxurious standards are least dignified in a poor country like ours and Shri Dahyabhai's letter serves only to point out that the changes must be set in by the leaders at the top.

Wardha, 16-8-'49 K. G. MASHRUWALA

Rajasthan Premier's Vow

A P. T. I. message from Jaipur reports that "Pandit Hiralal Shastri, Prime Minister of Rajasthan......referring to a miniature gold and silver plough presented to him when he was inaugurating the Kisan Conference at Raloot near Jaipur, said that a wooden plough instead would have been useful as it could bring a plot of land under cultivation. Two cultivators immediately brought a big wooden plough and presented it to the Premier who, placing it on his shoulder, said: 'I take a solemn vow today that just as I spin with my own hands to make my own cloth, I shall with the help of this plough begin producing my own corn.'"

Wardha, 18-8-'49 K. G. M.

LEST WE FORGET

XIX

Khadi in Various Aspects

(p)

In hand-spinning is hidden the protection of women's virtue, the insurance against famine, and the cheapening of prices. In it is hidden the secret of Swaraj. The revival of hand-spinning is the least penance we must do for the sin of our forefathers in having succumbed to the satanic influences of the foreign manufacturer (*Economics of Khadi*, p. 28).

(q)

I claim for it [the spinning-wheel] the properties of a musical instrument, for whilst the hungry and naked woman will refuse to dance to the accompaniment of a piano; I have seen women beaming with joy to see the spinning-wheel work, for they know that they can through that rustic instrument both feed and clothe themselves (*Ibid*, p. 30).

(r)

India being a cotton-producing country, it must be considered a crime to import a single yard of yarn from outside (*Ibid*, p. 30-31).

(s)

The problem is that of ...putting *charkhas* in every one of the six crore homes (*Ibid*, p. 33).

(t)

The charkha [is] the most efficient means of making education available to the seven and a half lakhs of villages in India. [Thus] the nation [will be] able to solve the problem of financing mass education without any extra taxation (*Ibid*, p. 35).

QUESTION BOX

Salt Tax

Q. Has not the Constituent Assembly acted against the wishes of the country and the cause for which Gandhiji stood by omitting the ban on Salt Tax as originally drafted?

A. I do not think that the Constituent Assembly can be censured for this. The omission of the ban does not mean an invitation to the legislators to impose a tax on salt. As Pandit Jawaharlal Nehru pointed out, the history behind the Salt Tax would make any government think seriously before reimposing it. But it would not be proper to tie down for good the hands of the coming generations if a change of circumstances needed an imposition of that duty. For instance, as some other member pointed out, it might well happen that owing to its freedom from tax, foreign salt might kill the manufacture of Indian salt, and in the interest of Indian salt itself a duty on foreign salt might be necessary. So too other unforeseen circumstances might arise justifying a tax of this kind. No doubt no government would take this step without serious deliberation. The people of our generation might be under the impression that it was only by Gandhiji's campaign in 1930 that a sentiment against Salt Tax was created and it is for Gandhiji's sake that that article of food should go untaxed. This is an erroneous opinion. The Salt Tax had always been unpopular and felt hard ever since it was first imposed, I think, in about 1870, if not earlier. Serious riots took place in several parts of the country over this. The Surat Riot cases, which gave Sir Pherozeshah Mehta a place of distinction at the Bar, was in connection with disturbances arising out of the newly imposed Salt Tax there. It took nearly 60 years to get it partially removed and 15 years more to have it repealed. This shows how rugged is the road to freedom.

To the Satyagrahi soldier of freedom there is no need to feel worried. If it is sought to be unjustifiably reimposed by a future government, he must always be ready to take the challenge again and again.

Wardha, 16-8-'49 K. G. MASHRUWALA

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OUR FOOD PROBLEM — A STRANGE POLICY!

Both Pandit Jawaharlal Nehru and Rajaji have appealed to the nation to recognize our delicate food situation and to treat the food problem on a war footing by making an all-out effort to grow more and to waste less by adjusting our food habits.

In the face of such an appeal, does it not seem strange that the Government of India are taking measures to promote the export of oil seeds from our country? Can it be that this item of export has escaped the notice of Jawaharlalji? Are not oil seeds food? Both Jawaharlalji and Rajaji have laid stress mostly on cereals. It seems as though the importance of oil seeds as an item of food has not been sufficiently realized by those concerned. What will one think of those who would export cereals in the present food emergency of our country. But exporting oil seeds is equivalent to exporting two and half times food in terms of calories and much more in terms of nutritive values. Protein and fat deficiencies are the national characteristics of our diet. Our masses practically live on cereals or carbohydrates. As carbohydrates have to be taken in bulk to produce the necessary energy, they cause strain on the organs of the digestive system and ultimately weaken them. Fat reduces this bulk and helps the digestive system. But that is what is lacking in our food. Our per capita consumption of fat comes to 8 lb. per year as compared to 24 lb. which is the minimum required as per nutritional standard. Can there be any excuse for reducing our fat consumption still further by exporting oil seeds? Besides fat, oil seeds contain protein of high biological value or in other words assimilable protein and calcium and other minerals. These are the protective food factors which are exported when oil seeds are exported.

The export of oil seeds policy has considerably raised the prices of oil seeds and has driven out the item of oil from the menu of our poorer sections of the population by making the oil too costly for them. It has done something worse and has defeated the very purpose which this export seeks to serve. It is said oil seeds are exported in order to be able to import more machinery. As it is, more than 50 per cent of the crushing capacity of the existing power mills and the bullock *ghanis* in the country remains idle for want of sufficient oil seeds. The export of oil seeds will still more increase the extent of their unutilized crushing capacity. Is not the bird in the hand worth two in the bush? Is the export policy directed by our national interests or the interests of the foreign countries?

Let us earnestly hope that while it appeals to the people for co-operating fully in solving our food problem the Government itself will co-operate with the people and base its policy accordingly.

JHAVERBHAI PATEL

LINGUISTIC PROVINCES *

The Commonwealth of Nations having accepted India's decision to be a Republic, the responsibility of India becomes very clear. People have lived in this land with amity for thousands of years. Gandhiji also taught us the way of love and we won our freedom by adopting his ways. Now we desire to constitute our Independent State as a Republic. The world looks upon us with the hope that if India becomes a Republic, she will work for the uplift of all exploited nations.

The City of Madras presents the picture of India on a small scale. People of all communities reside here. On a still smaller scale, we see its glimpse in this Hindustani Prachar Sabha itself. A little while ago, I went round the Press here. Work is carried on there in seven scripts, viz. Telugu, Tamil, Malayalam, Kannad, English, Hindi and Urdu. The Hindustani Prachar Sabha thus represents the whole of India. I hope the work it does will be appreciated by all and that the people of this City will learn one another's language and cultivate mutual goodwill. There are large numbers of Andhras, Tamilians as well as others speaking various languages. None of them should hate languages not one's own; rather each should love that of another. Only if we possess this feeling of love, will the Indian Republic be a fountain of hope for the world. If mutual love is absent here, it cannot exist in India also. As we sow, so shall we reap. Therefore, cities like Bombay, Madras and Calcutta, where people of various languages and communities reside together, should become the centres of our civilization and should provide a full vision of Indian life. We should be able to see here that Andhras learn Tamil, Tamilians learn Telugu and both learn Hindustani, and also live with mutual love and affection. If they do so, the South will carry the message of love to the rest of India even as at one time it gave through its *Acharyas* its philosophical and religious ideas to the rest of India.

There is considerable controversy here about the formation of linguistic provinces. Though the idea of linguistic division is good, it should be based not on pride and hatred but goodwill and love. If the administration of a region is conducted in the people's own language, it will accelerate the development of the people as well as their language. The people will also be served better. But if this were to give rise to petty disputes that a few Andhras were left in Tamil Nad and a few Tamilians in Andhra, and a small area ought to go to one or the other, it cannot lead to the wellbeing of any. We must consider the whole of India as one, and all languages as sisters, and, therefore, mutually helpful and not hostile. So there should be mutual love and not hatred. The importance of linguistic division is simply for the convenience of service and administration. If it does not foster goodwill and love, there will be no good left in it. A concordance of different tunes produces good music; but if there is discordance, the music is spoilt. Similarly, if there is mutual love among the various languages, all will benefit. There is rich literature in every language, Hindi, Tamil, Malayalam, Bengali and the rest. These different languages represent our plenty but if we do not profit by them, we will turn our plenty into our misfortune.

I hope that the people of Madras will set an example to the whole of India. One of your great men has become the Governor-General of India. The people in the North never think that he belongs to the South; they consider that he belongs to themselves. He loves the Harijans, Muslims and every one and therefore he belongs to all. His example is before us. I wish that in Madras there should be no mutual hatred and jealousy and everything should be carried on with love.

VINOBA

* Adapted from the evening post-prayer speech in the Dakshina Bharat Hindustani Prachar Sabha, Madras, on 29-4-'49.

HARIJAN

August 28 **1949**

USE OF ANIMAL TRANSPORT BY MUNICIPALITIES

I am glad to share with the readers the following letter of Shri G. V. Mavlankar, Speaker of the Central Legislative Assembly:

"I felt like writing to you when I read your article in the latest *Harijan* about *Animal Transport.* I feel like writing many a time in respect of the present situation, when I see that the *Harijan* echoes my feelings, as it does in respect of many others. You will excuse my writing to you in English to save time.

"The question of *Animal Transport* came to my mind very strongly after I was elected President of the Ahmedabad Municipality so far back as 1930. It appeared to me then to be of vital importance from three different points of view: (1) Rural Development, (2) Public Health, and (3) Decentralized Industries. The immediate cause of the problem coming to my mind was the necessity of making Harijan Ashram *goshalas* self-supporting. Till then *goshalas* were, to my mind, predominantly a matter of public sentiment on religious grounds. It was only when I was burdened with the responsibility of making up the deficit of the Ashram *goshala* (from 1934 onwards) that I began to consider this question, and it did not take me long to come to the conclusion that we must protect the cow, not only for the milk it gives, but as the mother of good bullocks so essential for our agriculture. We must, therefore, make the cow an economic proposition by use of everything that it gives —milk, bullocks, skin and bones. Unless we overcome the sentiment about the skin as also the sentiment against castration, it is not possible to make the cow economical.

"I therefore tried to introduce cow milk in municipal hospitals and other boarding schools, and though my plea was not accepted by medical men on the ground of fat contents, I am glad it was accepted on the ground of being an essential of our Swaraj.

"As President in the Municipality, I was trying a number of experiments in the direction of decentralized work and help to rural areas by providing manure, etc., from the municipal sewage farm. The use of the bullock as an economical supplement to the *goshala*, and also as a part of decentralized work, was always in my mind and I tried to push it as far as possible. But, unfortunately, my plans could not materialize as I had to leave the Municipality for work in the Provincial Assembly.

"As an interesting experiment, I may tell you that a few of our main roads were turned into asphalt ones through big contractors, who employed machinery on a large scale. This was done mostly when I was elected as President and partly after. I had, however, decided to change this process, and I specially purchased and made use of small-scale boilers and plants by means of which this was done through human labour. The result was wonderful. Not only could I give employment to a large number of people who were without work, but the work was executed equally well at about 40 per cent of the cost incurred through the big contractors and the huge machinery.

"Encouraged by this, I decided to remove the city refuse through bullock-carts. My objection to the use of the motor lorries was, in the main, that it meant loss of capital to the country, as all the motor vehicles and the petrol required for that purpose were of foreign make. Incidentally, it meant also loss of employment to a large number of workers who could do the work equally efficiently of removing the refuse through bullock-carts. I had, however, to keep some motors to have fast locomotion for the removal of the refuse through crowded localities in the city. My idea was to employ entirely bullock-carts for the distance that had to be covered from skirts of the city-wall limits to places about three or four miles beyond. I believe even today the Bombay Municipality uses some bullock-carts for transport. I am not quite sure.

"I wish our Congress bodies, who claim to run municipalities with their majorities, should really turn their attention to these aspects, affecting the economy of the country, its character and the question of employment. I am afraid we are going too much for mechanization without considering, however, the effects thereof on our ideal of rural economy, decentralized industry and reduction of unemployment or enforced idleness.

"While I was interned in Ratnagiri in 1933-34, I had an occasion of coming in contact with many people there. Knowing that I felt interested in local self-government, I was asked to look into their affairs and advise them. The Municipality had an income of about Rs. 45,000 a year. I was simply surprised that they still thought that they should engage a motor-truck for *kachara* (refuse) removal, though the city was not at all crowded. The houses in many places were situated at distances and the yearly cost of removal was about Rs. 5,000, apart from depreciation for purchasing a motor-truck after a few years. The country was so poor that an ordinary headload of grass fetched about As. 6 after the labourer had spent time and labour on it for two days. Extremely poor people used to walk 12 miles in fetching the headload of grass to Ratnagiri, and to cover that distance again to reach their villages. I wondered why my friends then thought of having a motor-truck for removing the *kachara* when there was such extreme poverty and unemployment. To my mind, it was a sacrilege to spend Rs. 5,000 a year over the petrol and the cost of running a truck, when the work could have been done equally efficiently by having a dozen bullock-carts, which would have given employment to a number of drivers and keepers of the bulls.

"We are in charge of the administration of the country. But I am afraid we yet lack the boldness to try methods suited to our economics and ideals. We are getting more and more in the whirlpool of mechanization. I am glad you have raised your voice of protest against this mechanization."

During the last war, when there was a great shortage of wagons for transporting civilian goods from one province to another, the Navajivan Press once experienced serious difficulty in getting its paper supply from the Titaghur Mills. The paper was there far away in Orissa, but how was it to be brought to Ahmedabad? Gandhiji suggested that that was the time to organize bullock-transport as of old. There should be a regular run of bullock and other animal *vanjars* (herds) carrying goods from one end of the country to the other.

But the suggestion was regarded by those to whom it was made as too difficult to organize for immediate purposes, and the idea was not further mooted. I carried the impression that

Gandhiji was not quite satisfied with the dropping of the idea, and felt that the plea of time and difficulty was due simply to our usual inertia. What he was thinking was not the solution of the problem in a fortnight or a month's time but of building up a new organization and for that the situation of the war was indeed very opportune. However, for the time being, the idea was abandoned.

But it is an ever-standing necessity and a beginning should be made even now. With necessary encouragement by governments, a five years' period would enable us to lay a decent foundation of a thriving transporting agency, working in collaboration with mechanized transport.

It is not the race or swift horses which are needed for civilian needs but the beasts of burden, i.e. bullocks, asses, mules, camels and, if necessary, drag horses. The last have not a great place in India, since our agriculture depends upon bullocks and not horses. A good breed of carriage horses do have a limited use.

I am glad that Shri G. V. Mavlankar supports my views.

Wardha, 12-8-'49 K. G. MASHRUWALA

Earthquake Disaster

A tremendous earthquake disaster has come over Ecuador in South America. It is comparable to the one which had shaken Bihar in 1934.

P. T. I. — Reuter says:

"The death toll in Central Ecuador was estimated officially today as 9,241. It is said that 5,000 persons perished in the town of Ambato alone which, until Friday, was a flourishing, farming and commercial centre now reduced to a gloomy and fearful spectacle. In the township of Pelileo, completely obliterated, only 500 of the 3,500 inhabitants survived. More than 20,000 persons in the earthquake area are said to have been injured, and property damaged is estimated at 20,000,000 United States dollars. It is estimated that 100,000 persons are homeless. Survivors from stricken Pelileo arriving here today by the emergency airlift said: 'Pelileo has been submerged. Today, instead of the gay township, there is an immense lake with only the spire of the principal church rising above the flood water.' An entire hill crashed into the valley blocking a river.

"Returning from a tour of the devastated area, President Lasso said: 'My country has been the victim of a tragic event. The earthquake of an intensity never witnessed before has destroyed the cities of Ambato, Pelileo, Phillro, Pahate and Salcedo as well as several smaller townships of Tunguruhua Province. The damage totals untold millions.'"

Let us pray in silence for the unhappy and, though unknown, nevertheless members of our family beyond the seas.

Wardha, 10-8-'49 K. G. M.

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FRIDAY NAMAZ

A High School teacher of C. P. writes:

"A circular from the Director of Public Instruction, C. P. and Berar, has restricted certain Muslim holidays to Muslim teachers and students only. For instance, on the occasion of *Id-ul Fitr*, all the schools had to remain open.

"The Municipal Committee, Harda, has gone some steps further. Up till now, all the schools here used to remain closed for 1½ hours (12-30 to 2 p.m.) on every Friday to enable the Muslim teachers and students to offer their prayers. On other days, this 'long recess' is for forty minutes only.

"Now the Committee has ordered that although the Muslims will be free to attend their prayers and so leave the school (on Friday) at 12-30, the school will however work as usual with only 40 minutes 'interval' — that is to say, the Muslims must either suffer a loss of 50 minutes' study, or give up their Friday prayers. It is strange that the Committee should have so conveniently ignored this aspect of the problem, for it has not made any suggestion how it proposes to make up the loss caused to the Muslim students, for no fault of theirs.

"Would you please let us know how far such orders are consistent with the ideal of a secular State?"

While I would appreciate if the authorities concerned deem proper in their discretion to declare Friday instead of Saturday as a general half-holiday, I am not prepared to find fault with them if they stop at the point mentioned above. I do not think there is anything inconsistent with the ideal of a secular State in the alleged orders.

I understand that most of the governments have revised their old lists of holidays and cancelled or reduced the duration of several off-days long enjoyed formerly as general holidays. Thus *Ramanavami*, I understand, has been made a sectional holiday, *Rakshabandhan* has been cancelled and so on. The number of holidays was increasing every year for some years past and it needed severe reduction. Consequently there should be no misunderstanding if *Id-ul-Fitr* is declared a sectional holiday.

There is not much wisdom in Muslims, Christians and others idling away on *Ramanavami* or Hindus and others on *Id* or Christmas, unless they take and are encouraged to take part in the festivals of one another.

The loss of lessons does create a dilemma. It cannot be helped. In such cases one has to choose between one's secular advantages and one's religious advantages, and a man of religion will choose to forego the secular advantage. Dutiful teachers and diligent students would make up in some other way for this loss, even as they do for the loss of their lessons for absences otherwise caused.

Wardha, 16-8-'49 K. G. MASHRUWALA

Correction

In *Harijan* of August 7, 1949 (XIII-23) on page 184, in the first line of the article *Ashram Activities* for *insistance* read *insistence* and in column 2 at the end of the first paragraph for *plat-tours* read *platforms*.

INDIAN BANKS AND FINANCE

[The following is a summary of suggestions made through a series of letters by a correspondent having nearly a quarter of a century's experience of banking as a high responsible officer. —Ed.]

There are a number of weak points in the structure of Indian Banks. They lead to loss of revenue to government, loss of money to depositors, discontent of Bank employees and misappropriation of moneys. The result is that those who deposit moneys or open accounts in banks do it, as if it were, at their own risk. This is one of the causes of inflation of currency and the failure of as many as 58 banks in 1948, and the delicate position of several even now. If the financial condition of the country is to be improved and hoarders are to be induced to invest their savings in a productive manner, better safeguards must be provided than what exist at present, despite the latest enactment, " The Banking Companies Act, 1949 ".

There are several loopholes in the present system, which enable Directors, Managers and Bank employees to practise fraud. For instance, (a) Directors are able to advance large sums of moneys to themselves or their friends and nominees or fictitious firms or companies in which they are themselves interested ; (b) officers empowered to advance moneys do so to insecure parties either negligently or corruptly or to please their Directors ; (c) articles such as furniture are purchased for the Bank at a far greater price than market price from firms or companies run by Directors or their relatives. As the payments are properly receipted and supported by vouchers, no auditor can question them.

Such legalized robberies of public funds by the top executives of Banks or other companies reduce the amount of the actual net profit earned. This deprives the government of a considerable amount of income-tax, and leaves a smaller amount for distribution amongst the staff as bonus or contribution to workers' welfare funds and as annual increments in salaries and wages.

These practices cannot remain a secret from Bank employees with the result that there is deep-rooted discontentment amongst them leading to inefficiency, negligence, strikes, etc.

When so many major points are mentioned, it is hardly necessary to refer to favouritism in staff matters. Friends and relatives hold important positions of profit without any qualification except that of relationship.

The gravity of the present state of affairs of several Indian-managed Banks can be gauged from the following extract from the speech of Shri Padampat Singhania at the annual general meeting of the Hindustan Commercial Bank, Ltd. :

> " Information regarding dwindling deposits, locking up of assets, as a result of partition of the country, general reduction in the value of securities, mounting up expenses, trade depression in general and the consequent expected bad debts of banks are no longer a secret, at least from those who are working in them..........They (Central Government) should also legislate regarding Bank personnel without much loss of time.
>
> " ....In spite of large scope for banking in this country, and our having gained political freedom, progress of Indian banking is not commensurate with the natural resources of the country. On the other hand, I am noticing that lately foreign banks are getting the upper hand over us, and their deposits are increasing at the cost of Indian Banks."

Another writer, Shri B. S. Ramaswamy, also describes the causes of this situation as follows :

> " The Indian banking structure has enormously expanded itself, particularly during and after the Second World War. But this expansion has not been uniform. Some banks have been established without sufficient capital, while others have come to be known for their unsound practices. Thus some of the features of Indian banking are none too satisfactory. Many Indian banks have been fed on the war and post-war boom. As a result of the war, there has been a considerable accession of money to several sections of the population who have placed their savings in the numerous banks which have now sprung up. Most of these depositors are generally ignorant and can neither distinguish between sound and unsound banks, nor keep a watch over the working of their own banks. Recently, Bengal was in the grip of a banking crisis, and it is not unlikely that other provinces may have to undergo the same panic, if the Reserve Bank is not strict. Inspite of the recent Banking Act, which came into force just three months ago, we have had a bank failure in the suspension of operations by the Exchange Bank of India and Africa. It is very tragic to note that a big bank like this should have failed at such a crucial period in the history of Indian banking and that following so closely on the heels of the enactment of the new banking law giving wide powers to the Reserve Bank and the Government of India. Many depositors in India, and particularly Indian depositors in Africa, must have been badly hit by this calamity. Whatever the cause for the failure of the Bank, it is a glaring example of the dangers of the inefficient and unsound development of our banking structure."

It may not be possible or practicable to prevent further failures of ' Indian ' Banks, whose affairs have remained mismanaged for some length of time, but it is imperatively necessary to take preventive measures to ensure adequate protection of the interests of the vast masses of depositors, from being almost entirely ignored by the Banks' Directors.

A very dangerous type of irresponsibility and lawlessness has seized the minds of a very large number of Banks' employees and even Directors who take full advantage of all loopholes found in the law, as in force at present. They can afford to continue to do so with impunity, hoping to accumulate sufficient wealth by the time the Bank is forced by circumstances to close its doors, involving the ruin of a very large number of innocent depositors.

Many bankers are negligent in detecting bad character, unsafe practices and unsound finances until after the crash. In the interests of innumerable investors and depositors, it is most essential to prevent mischief before it is too late.

[The correspondent gives a number of detailed suggestions for improving the situation. A few of the most important suggestions are as follows. — Ed.]

1. There should be adequate representation of depositors on the Board of Directors of every Bank.

2. The duties and responsibilities of the officers (authorized to commit the Bank to a regulated extent) and employees of a bank, should be very similar to those of trustees of a regular trust.

3. Each Director, Officer or member of the Bank's clerical or Cash Department staff, should be required every six months to furnish to the Reserve Bank of India, on oath, full details in regard to all his movable and immovable assets, in his own name or in the name of any of his dependents and nominees. The penalty for a false statement should be total confiscation by the State of those assets which are discovered as undisclosed. Such affidavits should also embody a detailed statement of the liabilities, if any, of himself as well as of each adult dependent on the earning member of the family. Suitable punishments should also be prescribed for any material discrepancy discovered subsequently in such affidavits. Prohibition should be laid down against disposal (or alienation in any way) of any part of the assets of a Bank employee, without the prior approval of the Board of Management and/or of the Reserve Bank of India, to safeguard the interests of the depositors whose moneys (or other forms of valuable property) are entrusted to his care, directly or indirectly. For this purpose, Bank's Directors should be treated in the same way as employees of the Bank.

4. To ensure a fair deal to all types of Bank's employees, there should be a reliable and incorruptible machinery for the redress of legitimate grievances of all types of Bank's employees. No employee should be punished or penalized without his case being referred to the Labour Commissioner of the Province for a judicial award. If the award is against the employee concerned, the Labour Commissioner may, if he thinks fit, pass orders against the employee for payment of a specified amount by way of cost of such reference to the Bank concerned.

5. There should be an adequate control of the Reserve Bank on all appointments of supervising staff in a Bank above the rank of a clerk or a cashier, to ensure that persons appointed to responsible positions have sufficient knowledge, experience, sense of responsibility, integrity and power of judgment to discharge the duties of their office. The Reserve Bank should have the power to call upon a Bank to remove incompetent and unreliable officers.

6. Responsible and intelligent employees of the staff of a Bank should be encouraged to express their opinion on any proposed important transaction — say, an advance. When an advance is made, there should be a record to show that proper enquiry was made to ensure the soundness of the transaction.

7. The staff should also have an opportunity of giving advice for the improvement of the management, particularly in regard to the following matters:

(i) Redistribution of duties to ensure quicker and more efficient disposal of Bank's work;

(ii) Removal of deficiencies in the Bank's routine procedure with a veiw to secure better and effective control over Bank's internal and external transactions, and to prevent frauds;

(iii) Ensuring strict compliance with the requirements of laws affecting Banks as well as with the circular or other standing instructions issued by the Reserve Bank of India or by the Bank's controlling offices; and

(iv) Improvement of the Bank's business on sound lines.

This is to ensure, as far as possible, that no advance to a weak or undesirable party may actually be made (or a useful suggestion ignored) without consultation of intelligent members of the staff.

8. Bank employees must be regarded as members of "essential services to the Nation" and accordingly debarred from going on strike as well as from attempting to delay execution of their duties, with the required standard of honesty, efficiency and accuracy and with due regard to the minimum average volume of work expected to be performed by them, within the stipulated working hours.

Control by the Reserve Bank

1. External Auditors for each office of a Bank should be appointed by the Reserve Bank of India at the cost of the Bank concerned. The auditor should be required to report whether the minimum duties — as prescribed by law or order from the Reserve Bank — for each member of the Supervising staff (including Directors) were actually performed by them and were not delegated to any unauthorized person, as evidenced by the speed and efficiency with which the work was being disposed of at Head Office as well as at each office of the Bank.

2. The respective Bank's own internal auditors and inspectors should also be required, through a directive of the Reserve Bank, to report direct to the Central Office of the Reserve Bank all discrepancies in figures or mis-statements of facts that they may find from a close scrutiny of carbon copies of all Returns and/or statements, called for by (and submitted by Branches and Head Office directly to) the Central Office of the Reserve Bank (or a regional controlling office of the Reserve Bank, specified for this purpose). This can be done without extra expense either to the Bank concerned or to the Reserve Bank, by taking over from the former the number of staff employed at its Head Office for this purpose, and recovering their emoluments from the same. This will have the additional advantage of placing the Reserve Bank in a position to exercise more effective and healthy control over all the Scheduled or non-scheduled Banks to be supervised by it and thus eliminating to a very large extent possibilities of manipulation of facts and figures by Head Offices of the Banks concerned.

3. No employee who is found guilty of malpractices or of indifference in the discharge of his obligations should be allowed to continue in Bank's service or re-employed even on lower wages, without obtaining prior approval of the Reserve Bank of India. Reserve Bank should call for a weekly report from all offices of a Bank about its employees in a prescribed manner.

4. Reserve Bank should prohibit all fictitious forms of advances against borrowers' own funds deposited in the names of third parties or of fictitious persons and all advances of other undesirable types for commercial Banks.

5. Reserve Bank should investigate and put a stop to the devices employed by Banks and by Auditors to enable tax-evasion to be easily practised by Banks as well as by Bank's customers through Banks.

The above are a few of the essential suggestions necessary for restraining all the evil forces at work that constitute a very real and widespread danger to the entire banking structure of our great country.

A BANKER

NOTES

Death of Deshabhakta

As this goes for the Press, I receive news of the passing away of the venerable Deshabhakta Shri Konda Venkatappayya Pantulu, the great leader of Andhra. It must be noticed with some length. But want of time and space prevents it being done in this issue. So, for the time, I close with paying my humble tribute to his memory.

Wardha, 18-8-'49

Correspondents

Some correspondents write matter which could better be replied to by a personal letter only. Some send even postage stamps for reply. But it becomes impossible to do so, or the attempt fails (the reply being returned by the Dead Letter Office) on account of illegibly or insufficiently written names and addresses.

Instead of giving their full name and address, some refer to themselves as subscriber No. so and so. Please note that the register of subscribers is not kept with me but at the Press in Ahmedabad and I cannot look into it.

Anonymous letters cannot be attended to. And those who make a show of writing a signed letter but in an illegible manner without full address (e.g. by simply saying Bombay, Calcutta, Delhi, etc.) are no better than anonymous writers.

Wardha, 15-8-'49

Third Class Travelling

> "You have commented on second class sleeping cars. How one wished you commented on third class railway travel instead. That would have been in keeping with the spirit of the *Harijan*. Gandhiji always travelled third. And, why then should the few desire what the many cannot have, was ever his agonized cry.
>
> "Third class railway travel was trying enough before the war. Since the war it has become a hell — especially a long one, say, from Calcutta to Delhi or Bombay. In a bench meant for four, six persons would squeeze in. And in the spaces between benches there are lots of luggage there with people squatting or standing in between. So you cannot stretch your legs, and they get stiff. And your body on the bench, if lucky enough to secure a seat, is jammed between two other bodies. Bodily discomfort apart, one comes to doubt if he is a human being at all."

The complaint is true. It is neither love for comfort nor capacity of the purse that made me travel in the second class on the occasion commented upon. I have to submit to occasional second class travelling because, for me, of the impossible-to-travel-condition of the third. But I fully endorse the correspondent's criticism, and may add that the second class is no less crowded. The conditions can improve only when more trains or carriages are made available, and people are enabled to keep less luggage with them by creating confidence that they can safely place it in the brake-van and have it delivered to them as soon as they reach their destination.

Wardha, 16-8-'49

"The Power of Non-violence" *

> "Here is a new kind of book. The title might give the impression that this is another book by a dreamer of dreams, that once more the idealist has projected his iridescent rainbow, which will always be put in the sky and never touch the earth at any point.
>
> "But the reader will soon discover that this book is not just another dream, or one more rainbow vision. There is as much realism in this book as there is idealism. It is a fine blend of *what is* and *what ought to be*. In any case, for this writer, *what ought to be* springs out of, and has its ground and basis in, *what is*. We are not invited to watch mental "projections" shot up like rockets. We are rather called upon to follow a careful dialectic process which shows an effective method of life demonstrating itself, proving its genuine worth and verifying itself in practice.
>
> * * *
>
> "It is only a legend, but it suggests a profound truth. It is only those who believe in man and have faith and hope in the new and better world which man in co-operation with God can build here on earth that help to lead us toward the lands of promise. The author of this book has this deep-seated faith and he has effectively interpreted it." (Dr. Rufus M. Jones in the Introduction to the First Edition).

"The first edition of this book was published in 1935. It is now out of print. Subsequent events have raised many questions not considered in the first edition." Hence this edition. The author has cut from the first edition eight chapters with their notes and in place of them inserted three new chapters discussing a few practical aspects of the subject. The reduction in size has been made to make it 'less expensive and thus find a wider circle of readers'. Some of the old chapters were instructive and many will regret their exclusion.

Wardha, 27-7-'49 K. G. M.

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